

**EXHIBIT “B”**

9/29/2020

Emma Robinson  
4998 Pearl Orchard  
Rd Apt 15C  
Ridgeland, MS 39157

Zenovre Customer Ser.  
Account 25456  
7020 E Acoma Dr.  
Scottsdale AZ 85254

I am responding to your recent contact regarding an alleged debt you are trying to collect. I dispute the debt. I do not have responsibility for the debt that you're trying to collect.

If you have good reason to believe that I am responsible for this debt, mail me the documents that make you <sup>believe</sup> that (along with the name and address of the original creditor.) Stop all communication with me with and with this address, and record that I dispute having any obligation for this debt. If you stop your collection of this debt, and forward or return it to another company, please indicate to them that it is disputed. If you report to a credit bureau (or have already done so), also report that the debt is disputed.

Sincerely,  
Emma Robinson